

**COMMONWEALTH OF KENTUCKY
DEPARTMENT OF INSURANCE**

AGENT LICENSING DIVISION

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CONSULTANT

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This document is for general information purposes only. It does not amend or precede provisions of the Kentucky Revised Statutes or Administrative Regulations. For more complete information, refer to the Kentucky Insurance Code.

A consultant is an individual or business entity who is paid by someone other than an insurer to advise the client relative to coverage, advisability, rights, or interests under an insurance or annuity contract, existing or proposed. This individual must hold a consultant license for property and casualty and/or a consultant license for life and health. Further, the applicant must qualify separately for each of these consultant licenses.

Property and Casualty Consultant License – A consultant license for property and casualty allows the consultant to give advice about any one or more of the following:

- Casualty insurance contracts;
- Property insurance contracts;
- Surety insurance contracts; and
- Health insurance contracts issued by property or casualty insurers.

Life and Health Consultant License – A consultant license for life and health authorizes the consultant to give advice about one or more of the following:

- Life insurance contracts;
- Annuity contracts; and
- Health insurance contracts.

Exceptions – Briefly, the requirement to be licensed as a consultant does not apply to

- Employee of an insurer or an insurance producer under specific circumstances if the employee does not receive any commission;
- Individual who furnishes information to or helps enroll persons in group plans and does not receive any commission;
- Representative of an employer, association, or trust who is administering an insured benefit program for employees or members and who does not receive any commission, directly or indirectly;
- Employee of an insurer who classifies risks or supervises insurance producers and is not selling, soliciting, or negotiating insurance;
- Person whose multi-state, mass media advertisement is inadvertently distributed in Kentucky;
- Person whose activities involve a policy sold in another state if the policy just happens to cover risks in Kentucky; and
- Salaried full-time employee who advises the employer relative to the insurance and does not receive any commission.

Specific details of these limited exceptions are found in KRS 304.9-040 and 304.9-090.

Statutory Responsibilities and Duties of Consultant – Specific requirements and restrictions for consultants are set out in KRS 304.9-350 and 304.9-360. The licensee should refer to this section of the Kentucky Insurance Code for details relating to prohibited compensation and activities as well as the obligation to serve the client's interest. Licensed consultants will be held to compliance with these statutes as well as to all other applicable provisions in the Insurance Code.

WARNINGS

Notice of Action Against License – Every licensee must notify the Department of Insurance in writing within 30 days of initiation of

- **Disciplinary action** taken by any jurisdiction against the license or any other professional license; or
- **Criminal action** taken by any jurisdiction against the licensee.

Address Change or Name Change – Every licensee must notify the Department, in writing, of any change in residence address, business address, or legal name within 30 days of the change. Agents, individual or business entity, surplus lines brokers, rental vehicle agents and managing employees, managing employees, reinsurance intermediary brokers, and reinsurance intermediary managers are subject to a penalty up to \$1,000 for failure to do so. Adjusters, administrators, life settlement brokers, life settlement providers, and consultants are subject to a penalty up to \$2,000. **Address changes** should be submitted on Record Correction **Form 8303**. (Moving from Kentucky to another state may require surrendering the resident license and applying for non-resident license. Also moving to Kentucky from another state may require surrendering the non-resident license and applying for a resident license.)

- **Name changes** should be submitted on Record Correction **Form 8303** with pertinent legal documentation approving the name change, including any amendments filed with the Kentucky Secretary of State.

Form 8303 should include the licensee's name and identification number (the licensee's Social Security number, Federal Employer Identification Number, or Department of Insurance identification number); and it should be submitted to the Department online by clicking on eServices at <http://insurance.ky.gov> to set up a password protected account.

Corrected License Certificate – Because the insurance law requires that the license contain the licensee's name, city and state of principal place of business address, and other pertinent information, every licensee that changes this information must request a corrected license from the Department. To get a corrected license with the name, city, or state change, the licensee may request online or submit a request on **Form 8306** and return the out-of-date original license. A license with the new name, new city, or new state will be provided without charge and mailed to the current designated address of the licensed individual or the licensed business entity.

Change of Home State – A non-resident licensee who changes his or her home state to a state other than Kentucky must file a change of address **Form 8303** and provide a certification letter from the new home state within 30 days of the change. No fee or license application is required.

Loss of Home State License – A Kentucky non-resident license based on reciprocity will automatically terminate and must be surrendered to the Department of Insurance if the home state license terminates for any reason.

MISCELLANEOUS INFORMATION

Notice of Commissioner's Order – Every licensee is deemed to have received any notice or order of the Commissioner mailed to the licensee's address on file with the Department.

Licensee's Office Open to Public – If Kentucky is the home state, the licensee is required to have and maintain an office in Kentucky that is accessible to the public, and that is the place where the licensee principally conducts transactions under the license. This requirement does not prohibit the licensee from maintaining this office in the office of an insurer, in the office of the employer, or in the home of the licensee. (Kentucky is the home state if the licensee has a Kentucky resident license or has a Kentucky principal place of business without a resident license from another state.)

Display of License and Retention of Records – The license of all licensees must be conspicuously displayed in each Kentucky place of business in a location customarily open to the public. In addition, complete records of transactions under the license must be kept at the place of business for at least 5 years after completion of the purpose for which it was created. [KRS 304.9-390 and 806 KAR 2:070]

Designations – A licensed business entity can only exercise its license through a designated individual. Each designated individual has to hold the same kind of license as the business entity. Further, the designated individual may only exercise the business entity license for the lines of authority held in common by both the business entity and the individual. Designated individuals for resident business entity must hold active license and at least one active insurer appointment. A non-resident business entity may designate its first actively licensed designee without him or her being appointed with an insurer; however, any subsequent designees must be appointed with an insurer.

Each licensed business entity must file with the Department

- **Form 8305 – Notice of the designation** of an individual within 30 days of the designation or termination of the designation; and
- **Annual report** by January 31, each odd year, of all designated individuals whose designations are not terminated prior to January 1. (The Department will provide the format to be used for this report.)

Service of Process – All non-resident licensees are deemed to have irrevocably appointed the Kentucky Secretary of State to receive service of process in any court action against the licensee arising out of transactions under the Kentucky license.

Certification / Clearance Letter from Kentucky Department of Insurance – If an applicant for a license in another state holds or has held a Kentucky resident license, the other state may require a letter from the Kentucky Department of Insurance. A certification letter states that the license is active and in good standing in Kentucky (needed to license a Kentucky resident licensee as a non-resident licensee in another state). A clearance letter states that the former licensee was in good standing at the time the Kentucky license terminated (needed to license a former Kentucky resident licensee as a resident licensee in another state). Kentucky has combined these two letters:

- If the license is active, the letter will serve as a certification letter for the current license

activity; and

- If the license is no longer active, the letter will indicate the last date of license and the date it became inactive, thus serving as a clearance letter.

Each letter must be requested online at <http://insurance.ky.gov> Click eServices, set up a password-protected account, and complete the Certification/Clearance Letter Request Form. Complete the licensee's full name, identification number (the licensee's Social Security number, Federal Employer Identification Number, or Department of Insurance identification number), and type of letter needed. Also, the licensee must indicate where the processed paperwork should be mailed by providing the correct address on the request. Fees may be paid by credit or debit card online, or make check payable to the "Kentucky State Treasurer" in an amount of \$5 for each letter requested. The fee must be included with the request.

Certification / Clearance Letters to Kentucky Department of Insurance – Kentucky no longer requires a letter (only verification through the NAIC Producer Data Base) from the other state if the applicant for a Kentucky license holds or has held a resident license in the other state. Request for Kentucky Non-resident License –

- Kentucky will verify electronically through NAIC Producer Data Base, that the non-resident applicant is licensed and in good standing in the resident state.
- A non-resident individual or business entity, which has a Kentucky non-resident license and changes its home state, must file Record Correction **Form 8303**.

Request for Kentucky Resident License –

- Kentucky will verify electronically through NAIC Producer Data Base, that the non-resident applicant is no longer licensed in the other state.

Purchase of Kentucky Insurance Code – Because there is so much involved in the licensing and the legal requirements imposed on a licensee, the Department suggests that every licensee get a copy of *Kentucky Insurance Laws and Regulations*. This Kentucky insurance code can be purchased for \$53.00 through the Department of Insurance. It will provide a better understanding of Kentucky insurance laws and procedures. In the alternative, the licensee may access Kentucky's insurance laws and administrative regulations through the Legislative Research Commission Web site at www.lrc.ky.gov under "Legislative Resources."

Forms and Additional Information – Kentucky-specific applications and most other forms for all licensees are available through the Department's Web site at <http://insurance.ky.gov> under the "Agent Licensing" section of the menu titled "Licensee Procedures, Forms and Information." Also visit this Web site for additional information on all types of licenses, as well as verification of license status, continuing education credit, appointment, designations with business entities, etc. The Licensing Division is also available to provide information and answer questions through its e-mail address at DOI.AgentLicensingMail@ky.gov or by telephone at 502-564-6004.

INDIVIDUAL RESIDENT CONSULTANT

The Kentucky Insurance Code provides that an individual may be licensed as a consultant if the individual meets the requirements of KRS 304.9-320.

QUALIFICATIONS – The applicant must

- Be an individual;
- Be at least 18 years old;
- Meet one of these conditions:
 - Have at least 5 years of actual experience as a licensed agent with respect to the kinds of insurance to be covered by the license lines of authority, OR
 - Have other special experience, education or training, all of sufficient content and duration reasonably necessary for competence in fulfilling the responsibilities of a consultant license;
- Have a thorough knowledge of insurance and annuity contracts of the kinds proposed to be covered under the license;
- Satisfy the commissioner of the applicant's qualification for the license by passing a written examination
- Be competent, trustworthy under highest fiduciary standards, and of good personal and business reputation;
- Be financially responsible (file the bond required by KRS 304.9-330); and
- Pay all applicable non-refundable fees.

APPLICATION – The applicant is required to certify, under penalty of perjury, that the application for the license is true. Further, the Department must receive the following to process the application:

- ☐ Individual License Application – **Form 8301** (completed in its entirety and attaching the appropriate information)
- ☐ Criminal background report from Administrative Office of the Courts (apply online at <http://courts.ky.gov/>)
- ☐ Proof of financial responsibility filed by the insurer or financial institution directly with the Department on any one of the prescribed forms:
 - Errors and Omissions policy – **Form 99-1**,
 - Letter of credit – **Form 99-2**, or
 - Surety bond – **Form 99-3**
- ☐ If using assumed name, copies of Certificate of Assumed Name (from Secretary of State's Office at www.sos.ky.us and filed with each Kentucky County Clerk where the applicant intends to transact business
- ☐ All applicable non-refundable fees

FEES – The consultant license applicant must remit \$100 for the license. The examination fee is \$50 for each required exam.

CRIMINAL BACKGROUND CHECK – Statutory changes require the Department to assume responsibility for investigating whether the individual applying for an agent license is trustworthy, reliable, and of good reputation before issuing the license. As part of that investigation, the individual must submit a current criminal background report with his or her completed license application. Each individual applicant must obtain the criminal background report from the Administrative Office of the Courts (AOC) by applying online at <http://courts.ky.gov/> and pay a \$15 processing fee.

A copy of the report must be included with the application for license. Note that the background report from AOC is valid for 60 days. At the end of 60 days from the report issue date, a new report will be required if the license has not been issued. If you apply for a new license or new line of authority, a new background check report is required.

PRELICENSING TRAINING – No prelicensing training is required.

EXAMINATION – The resident individual applying for an agent license must successfully pass an examination for any line of authority requested **except** for limited line credit and variable life and variable annuity.

After the Department has determined that the application and all necessary attachments are in order, the applicant will receive a notice to report for any required exams. The notice to report will be sent to his or her home or designated mailing address. At that time, the individual must schedule an appointment for the examination(s) online after setting up a password protected account, by clicking on eServices at <http://insurance.ky.gov> or by calling the Agent Licensing Division at 502-564-6004.

ALL APPLICANTS MUST HAVE RECEIVED A NOTICE TO REPORT OR VERIFY “PENDING EXAMINATION” STATUS ONLINE IN ORDER TO SCHEDULE AN EXAM. ALSO, ALL APPLICANTS MUST PROVIDE PHOTO IDENTIFICATION PRIOR TO BEING ADMITTED FOR ANY EXAMINATION.

The applicant has 120 days from the date of the license application to pass the exam. If the applicant takes an exam and does not pass it, the applicant must submit another \$50 for the new exam along with the Department’s Retake **Form 8304** and make another appointment. Or, the applicant may schedule the retake and pay the fee online at <http://insurance.ky.gov>, under eServices. The expiration date of the application appears on the initial exam notice. The application will be denied if the applicant fails to pass the exam prior to the expiration date. **You may not apply for a retake of an exam after your expiration date.**

Please be advised that if an applicant schedules an appointment for an exam and fails to appear for the scheduled appointment, the applicant will be required to pay an additional retake fee and submit a new retake Form 8304 prior to scheduling a new appointment.

All passing exam scores are good for one year. After this one-year period, the applicant must submit all forms and fees, just like a first-time applicant, and take any required examinations.

FINANCIAL RESPONSIBILITY – Pursuant to KRS 304.9-330, every resident applicant for a consultant license must file with the application, and maintain while the license is in effect, proof

of financial responsibility in one of the following forms:

- **Errors and Omissions policy** issued by an authorized insurer in the amount of at least \$20,000 per occurrence and \$100,000 for all occurrences within a one-year period on **Form 99-1**, or
- **Letter of credit** for at least \$20,000 from a bank or other qualified financial institution on **Form 99-2**, or
- **Surety bond** issued by an authorized insurer in the amount of at least \$20,000 (**Form 99-3**).

Loss of Financial Responsibility – If at any time the proof of financial responsibility lapses for any reason and is not replaced by the deadline, the license will terminate by act of law. Details about the timely replacement of financial responsibility are set out in 806 KAR 9:210.

APPOINTMENT – N/A

ADDITIONAL LINES OF AUTHORITY – Lines of authority do not apply to consultant licenses. A licensed property and casualty consultant or a licensed life and health consultant, may apply and separately qualify for the other consultant license. (See the above instructions for consultant license.)

LICENSE RENEWAL –

License is renewed online.

- **Renewal notice is mailed** to the current address of record filed with the Department at least 30 days before the renewal deadline, and posted to the Web site simultaneously.
- Renew online at <https://www.nipr.com> or <http://insurance.ky.gov>
- **Confirmation** of renewal information is available on our Web site at <http://insurance.ky.gov> on eServices in the top right corner.
- **Renewal Period** is based solely on the licensee's birth date. Licensees must initially be licensed for one full year, and then are subject to renewal.
- **Renewal Deadline** is no later than the last day of the birth month in even numbered years if born in an even year, or odd numbered years if born in an odd year.

Individual license renewal is solely the responsibility of the licensee. **Each licensee must:**

- **Renew online and pay** any required non-refundable license renewals fees.

The licensee can check the Department's Web site to confirm that the license has been renewed.

Failure to Renew License by Deadline – If licensee does not comply with license renewal requirements, the license will be automatically terminated as of the deadline. The licensee will be prohibited from transacting insurance business until the license is reissued.

However, if the licensee renews the license online, pays the late renewal penalty payment and any required renewal fees within 60 days after the deadline, the license may be reissued without the need for a new license application or other documentation. Note that there will be a gap in the license (and any appointments) from the date of the deadline until the date license is reinstated.

CONTINUING EDUCATION – N/A

INDIVIDUAL NON-RESIDENT CONSULTANT

Non-residents may be licensed in Kentucky by submitting the appropriate application and meeting the applicable requirements

- For reciprocity under KRS 304.9-140 if the applicant holds the same or substantially similar license in a reciprocal state; OR
- For a resident if the applicant is not licensed in a reciprocal state or if Kentucky is the home state. (See the requirements in the information summary concerning the appropriate resident licensing requirements.)

QUALIFICATIONS for RECIPROCITY (KRS 304.9-140) – Unless denied a license under KRS 304.9-440, the non-resident applicant must

- Hold the same license as a resident in the home state and be in good standing;
- Hold the resident license from a home state that awards non-resident licenses to Kentucky residents on the same basis;
- Submit the proper request for license; and
- Pay the applicable nonrefundable fees.

APPLICATION – The applicant is required to certify, under penalty of perjury, that the application for the license is true. Further, the Department must receive the following to process the individual's application:

- ☐ Individual License Application – **Form 8301** (completed in its entirety and attaching the appropriate information)
- ☐ Verification of license through the NAIC Producer Data Base or certification letter
- ☐ If using assumed name, copies of Certificate of Assumed Name filed with each Kentucky County Clerk where the applicant intends to transact business
- ☐ All applicable non-refundable fees

FEES – The consultant license applicant must remit \$100 for the license.

PRELICENSING TRAINING – N/A

EXAMINATION – No examination is required if the consultant holds a license in the resident state.

FINANCIAL RESPONSIBILITY – N/A

APPOINTMENT – N/A

ADDITIONAL LINES OF AUTHORITY – Lines of authority do not apply to consultant licenses. A licensed property and casualty consultant or a licensed life and health consultant, may apply and separately qualify for the other consultant license. (See the above instructions for consultant license.)

LICENSE RENEWAL –

License is renewed online.

- **Renewal notice is mailed** to the current address of record filed with the Department at least 30 days before the renewal deadline, and posted to the Web site simultaneously.
- Renew online at <https://www.nipr.com> or <http://insurance.ky.gov>
- **Confirmation** of renewal information is available on our Web site at <http://insurance.ky.gov> on eServices in the top right corner.
- **Renewal Period** is based solely on the licensee's birth date. Licensees must initially be licensed for one full year, and then are subject to renewal.
- **Renewal Deadline** is no later than the last day of the birth month in even numbered years if born in an even year, or odd numbered years if born in an odd year.

Individual license renewal is solely the responsibility of the licensee. **Each licensee must:**

- **Renew online and pay** any required non-refundable license renewals fees.

The licensee can check the Department's Web site to confirm that the license has been renewed.

Failure to Renew License by Deadline – If the licensee does not comply with the license renewal requirements by the deadline, the license will be automatically terminated as of the deadline. The licensee will be prohibited from transacting insurance business until the license is reissued.

However, if the licensee renews the license online, pays the late renewal penalty payment and any required renewal fees within 60 days after the deadline, the license may be reissued without the need for a new license application or other documentation. Note that there will be a gap in the license (and any appointments) from the date of the deadline until the date the license is reinstated.

CONTINUING EDUCATION – N/A

**AGENT LICENSING DIVISION
GUIDELINES FOR PROCESSING LICENSING APPLICATIONS WITH
NEGATIVE BACKGROUND INFORMATION
APPROVAL / DENIAL/PROBATION**

Initial Application

1. Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?
Yes _____ No _____

“Crime” includes a misdemeanor, felony or a military offense. You may exclude misdemeanor traffic citations or convictions involving driving under the influence (DUI) or driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license and juvenile offenses. “Convicted” includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere, or having been given probation, a suspended sentence or a fine.

If you answer yes, you must attach to this application:

- a) a written statement explaining the circumstances of each incident,
- b) a copy of the charging document, and
- c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.

If you have a felony conviction, have you applied for a waiver as required by 18 USC 1033?
N/A ___ Yes ___ No ___

If so, was that waiver granted? (Attach copy of 1033 waiver approved by home state.)
N/A ___ Yes ___ No ___

Renewal Application

1. Since the last home state renewal, have you been convicted of, or are you currently charged with, committing a crime, whether or not adjudication was withheld? Yes ___ No ___

Agent Licensing checks to make sure all three of the above-mentioned requests are attached to the application. When all documentation is complete, the application goes to “review.” Details on what exactly is needed are as follows:

- a written statement explaining the circumstances of each incident (Must be VERY detailed – complete explanation – not just three or four sentences.)
- a copy of the charging document (police citation, indictment, warrant, or other court document you received when charges were made).
- a copy of the official document which demonstrates the resolution of the charges or any final judgment (Court document showing final judgment of conviction, diversion agreement, or final court order signed by judge.
- If these documents are no longer available from the court office, then a letter must be submitted from that court office stating they have been destroyed, OR a computer printout from the court office that is “certified” by a court employee may be submitted in lieu of the original documents.

Initial Application

2. Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of limited liability company ever been involved in an administrative proceeding regarding any professional or occupational license, or registration?

Yes _____ No _____

Renewal Application

2. Since the last home state renewal, have you or any business in which you are or were an owner, partner, officer, or director ever been involved in an administrative proceeding regarding any professional or occupational license?

“Involved” means having a license censured, suspended, revoked, canceled, terminated; or being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation or surrendering a license to resolve an administrative action. “Involved” also means being named as a party to an administrative or arbitration proceeding which is related to a professional or occupational license. “Involved” also means having a license application denied or the act of withdrawing an application to avoid a denial. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.

If you answer yes, you must attach to this application:

- a) *a written statement identifying the type of license and explaining the circumstances of each incident,*
- b) *a copy of the Notice of Hearing or other document that states the charges and allegations, and*
- c) *a copy of the official document which demonstrates the resolution of the charges or any final judgment. (consent decree, agreed order, stipulation agreement, or letter from state issuing penalty)*

Agent Licensing checks to make sure all three of the above-mentioned requests are attached to the application. If not, Agent Licensing writes back to the applicant to obtain these records. After receiving all attachments, the application goes to “review.”

Initial Application

3. Has any demand been made or judgment rendered against you or any business in which you are or were an owner, partner, officer, or director, or member or manager of a limited liability company, for overdue monies by an insurer, insured or producer, or have you ever been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless they involve funds held on behalf of others. Yes _____ No _____

If you answer yes, submit a statement summarizing the details of the indebtedness and arrangements for repayment, and/or type, date, and location of bankruptcy.

Agent Licensing reviews all documentation on demand, judgment, or bankruptcy. The applicant is contacted if additional documentation is required for determination. If there is a bankruptcy other than personal, Agent Licensing requests that the “Discharge of Debtor” is attached to application with a brief explanation of reason for bankruptcy. Also, if the bankruptcy happened within the last 2 years, a list of creditors must be supplied. Agent Licensing accepts faxed copies.

- **NOTE relative bankruptcies:**

- Do not include personal debt such as credit cards, mortgages, hospital bills, automobile debts.

- This answer requires that you reveal business bankruptcies.

4. Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement? Yes_____ No_____

If you answer yes, identify the jurisdiction(s):_____

According to KRS 304.9-440 (1)(o) and other applicable state law, the Department denies any applicant who has delinquent tax obligation that is not the subject of a repayment agreement in Kentucky. However, we will keep the application in a pending status for an extended period of time to allow applicant to contact Kentucky Revenue Cabinet and set up a repayment agreement. It may be necessary to issue an agreed order of probation for the same period of time it takes to repay the obligation to the State. Once the agreed order is signed by the applicant and the commissioner, the application will be processed.

Initial Application

5. Are you currently a party to, or have you ever been found liable in, any lawsuit, arbitration, or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty? Yes_____ No_____

If you answer yes, you must attach to this application:

- a) a written statement summarizing the details of each incident, (*Written statement giving full details of each incident involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty.*)
- b) a copy of the petition, complaint or other document that commenced the lawsuit or arbitration, or mediation and
- c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.

Agent Licensing checks to make sure all three of the above-mentioned requests are attached to the application. If not, Agent Licensing writes back to the applicant to obtain these records. After all documentation is received, application goes to “review.”

Initial Application

6. Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct? Yes_____ No_____

If you answer yes, you must attach to this application:

- a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and
- b) copies of all relevant documents.

Agent Licensing checks to make sure all of the above-mentioned requests are attached to the application. If not, Agent Licensing writes back to the applicant to obtain these records. After all documentation is received, application goes to “review.”

Initial Application

7. Do you have a child support obligation in arrearage? Yes_____ No_____

If you answer yes,

- a) by how many months are you in arrearage?**
- b) are you currently subject to and in compliance with any repayment agreement?**
- c) Are you the subject of a child support related subpoena warrant?**

(If you answered yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.)

Agent Licensing requires applicant to submit official documentation showing that child support payments are being made. This may be a computer printout from court-ordered overseer of the account, or a copy of pay stubs showing automatic withdrawal of child support payments.

NOTES:

- Our primary goal is to process application without infractions and applications with legal background infractions that are not serious within one to two business days. The Division's business history indicates that most documents can be successfully processed within that timeframe.
- Any time a background infraction is disclosed, the review may require additional days to process. Based on the charges, the application may be pending review for several weeks, even several months. Occasionally, it is necessary to contact other attorneys or court offices to obtain all the information we need to make a fair judgment.
- A decision for application is never made by discussing background infractions by phone prior to application. All background infractions are reviewed individually, on a case-by-case basis.